

STATE OF MICHIGAN
DEPARTMENT OF LABOR AND ECONOMIC GROWTH
OFFICE OF FINANCIAL AND INSURANCE SERVICES
Before the Commissioner of Financial and Insurance Services

**Ghassan Hassan,
Petitioner**

v

**Case No. 07-656-L
Docket No. 2007-605**

**Office of Financial and Insurance
Services,
Respondent**

For the Petitioner:

**Ali H. Dagher
Ali H. Dagher, PC.
14207 Ford Road
Dearborn, MI 48126**

For the Respondent:

**Marlon Roberts
Office of Financial & Insurance Services
611 W. Ottawa, 3rd Floor, P.O. Box 30220
Lansing, MI 48909**

**Issued and entered
this 14th day of January 2008
by Ken Ross
Acting Commissioner**

FINAL DECISION

The Administrative Law Judge issued a Proposal for Decision (PFD) dated November 8, 2007. Neither party filed exceptions.

The findings in the PFD are in accordance with the preponderance of the evidence and the conclusions of law are supported by reasoned opinion. Those findings and conclusions are adopted. The PFD is attached and made part of this final decision.

In addition to the considerations above, it is important that the Respondent did not file exceptions to the Proposal for Decision. Michigan courts have long recognized that the failure to file exceptions constitutes a waiver of any objections not raised. *Attorney General v. Public Service Comm* 136 Mich App 52 (1984).

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ORDER

Therefore, it is ORDERED that the refusal to issue an insurance producer's license to the Petitioner is upheld.